

Section 4

Annual Action Plan

The Annual Action Plan emphasizes the provision of decent housing, a suitable living environment, and the expansion of economic opportunities, particularly for low and very low income persons. The Annual Action Plan describes the proposed use of 2003/2004 Community Development Block Grant Funds (CDBG), Home Investment Partnership Funds (HOME), Emergency Shelter Grant (ESG), and other leveraged resources in addressing affordable housing and community development needs and strategies for addressing those needs during the period of July 1, 2003 to June 30, 2004.

RESOURCES

Community Development Block Grant Program	\$7,272,840
Entitlement	\$6,451,000
Program Income	\$821,840
Emergency Shelter Grant Program	\$230,000
HOME Investment Partnership Program	<u>\$1,990,356</u>
Total New Resources	\$9,493,196

Other Federal Funds

The City, through its various departments and the Norfolk Redevelopment and Housing Authority, continues to leverage other federal funds in its efforts to improve communities and providing housing, social and economic opportunities to low to moderate income families. This current year, implementation of the first phase of the \$35 million Hope VI grant was initiated and is well underway. The City was able to access public housing operating subsidies and capital improvement funds in the amounts of \$14, 503 078 and \$6,800 000 respectively. As part of its ongoing affordable housing programming, the City receives annual HUD contributes for Section 8 tenant based assistance (\$11,899,907) and Public Housing Drug Elimination funds (\$1,002, 667). Other federal funds, such as a HUD Shelter Link Grant of \$157,154 for housing assistance and other Supportive Services Grants are Being Pursued and Utilized.

Other Non-Federal Funds

Many of the activities proposed are part of multi-year, multi-million dollar projects. Federal, State, and local funds are structured to work in tandem to enable quicker realization of community development goals. Local funds, totaling \$4.2 million of support Consolidated Plan objectives will be available during this plan year. These funds would be used for property acquisition to create sites that would subsequently be used for the construction of compatible infill affordable housing; the installation of needed public improvements in support of neighborhood revitalization; or commercial/industrial development that would support job

creation for low and moderate income persons. When capital funds are used, CDBG funds would be used for the relocation of affected occupants if other federal money has been used in the area. Areas where capital dollars are proposed to be utilized are East Ocean View, West Ocean View, Cottage Line, Bayview, Berkley III, Berkley IV, Lamberts Point, Central Brambleton, South Brambleton, Park Place, and the Marshall Manor site.

The capital funds used in the neighborhoods have been pledged as match for the HOME program since the inception of the match requirement. For FY 2004 \$240,000 of the proposed neighborhood capital funds have been as match for the year. In addition, each of the CHDO's receiving funds will contribute match. The City incurs a match liability at a rate of 12.5%. Match funding of \$232,000, will be provided by the emergency shelter providers to meet their match requirements of the Emergency Shelter Grant.

II. ACTIVITIES DESCRIPTION

One function of the Annual Action Plan is to allocate the new federal resources that have been made available to the City. This information is provided through four tables. Table I is a summary listing of all recommended projects by funding source, providing an overview of the proposed program. Table II identifies the activities proposed to help the City meet the goals and objectives of the Consolidated Plan. Because neighborhood revitalization is key focus of activities for the City, Table III describes many of the proposed activities in their neighborhood context. Table IV describes the financial assistance programs offered by the City of Norfolk. Finally, the activities to be funded with these resources are described in the Department of Housing and Urban Development prescribed format at the end of this chapter.

In an effort to meet fair housing responsibilities, the City of Norfolk has obtained a consultant service as a participant in the Hampton Roads Community Housing Resources Board. The consultant is in the process of completing a study entitled, "An Assessment of Impediments to Fair Housing" for the entire Hampton Roads region. Staff will continue to review the City's activities to ensure they are consistent with program requirements.

III. GEOGRAPHIC DISTRIBUTION

The activities are primarily occurring in older areas of the city that are in need of revitalization. These areas are characterized by an older housing stock in need of renovation or replacement, or underutilized or vacant commercial and industrial uses. In most of the census tracts affected, 51% or more of the households have low and moderate incomes. The neighborhoods where most activities are planned are Berkley III, Berkley IV, Lamberts Point, Park Place, West Ocean View, Cottage Line, Central Brambleton, South Brambleton, Ballentine, Huntersville II, Bayview, Campostella Heights, Willoughby, East Ocean View, Oakmont, and Mid Town projects. Support is also provided for the Fairmont Park/Lafayette Blvd area and Broad Creek Renaissance, which includes the Hope VI project (see Conservation & Rehabilitation Map).

IV. HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

As an entitlement community for the receipt of Stewart B. McKinney Emergency Shelter Grant Program funding, Norfolk provides support to community nonprofit organizations providing services to the homeless. This year funding is recommended for two shelters serving families, one shelter serving battered women and their children, and a day shelter. Support is also recommended for a homeless prevention program to prevent families and individuals from

becoming homeless and another program that helps the homeless move from shelter to housing in the community. Emergency Shelter Grant funding is expected to be supported by the same amount as in previous years (\$379,719) in local funds that directly assist shelters in providing emergency shelter and services to homeless families.

Insert NRHA Conservation & Rehabilitation Map Here

V. OTHER ACTIONS

Fair Housing

The City of Norfolk, as a participating member with the Hampton Roads Community Housing Resource Board, has procured a consultant, who is in the process of completing an Analysis of Impediments to Fair Housing Study for entire Hampton Roads Region. It is anticipated that the study will be completed before the end of this fiscal year. The City will continue to review and monitor its public policies to identify any situations that may be perceived as impediments to fair housing compliance in the City of Norfolk.

Institutional Structure

The City intends to keep building on the strengths of its service delivery network. Similar to the continuing review of public policies, the City will continue to refine its institutional structure to improve the coordination and cooperation between city government, the private sector, the non-profit community, and the citizens of Norfolk to provide sound, attractive affordable housing choices to Norfolk residents.

Public Housing Improvements

Norfolk participates in the Capital Grant Program for Public Housing Authorities through the Norfolk Redevelopment and Housing Authority. Attached is the current HUD approved Annual Statement and Five-Year Action Plan of the Comprehensive Plan to PHA, which details the steps to be taken during federal fiscal year 2004 to improve the management and operation of public housing, and to improve the living environment of public housing residents. One activity to be highlighted is the modernization of Grandy Village, a 395 unit project. In this \$21.5 million dollar project, 361 units are being expanded and modernized, and with 18 new units of new construction.

Public Housing Resident Initiatives

Norfolk participates in the Comprehensive Grant Program for Public Housing Authorities through the Norfolk Redevelopment and Housing Authority. Attached is the current HUD approved Annual Statement and Five-Year Action Plan of the Comprehensive Plan for PHA, which details the steps to be taken during federal fiscal year 2004 to encourage public housing residents' involvement in management and to encourage them to become home owners.

Lead-Based Paint Hazard Reduction

City and Norfolk Redevelopment and Housing Authority staff jointly have undertaken a comprehensive review of their lead hazard reduction practices relative to private and public

housing to insure that these practices comply with federal requirements. A lead hazard reduction plan has been prepared that describes activities to be undertaken. Lead hazards in housing will be addressed as a part of rehabilitation efforts under the CDBG and HOME programs according to the established protocols. It is estimated that lead safe efforts can cost between \$5,000 to \$12,000 per unit, depending upon the level of intervention required.

Empowerment Zone

The implementation of the Empowerment 2010 initiative continues to build the economic, social and human services support component needed to strengthen some of Norfolk's poorest neighborhoods and families. The Executive Summary of the most recent progress report is referenced in the Appendix.

Service Delivery and Management

The primary deliverers of these programs are the City of Norfolk, the Norfolk Redevelopment and Housing Authority, and the Norfolk Community Services Board. As identified above in individual program descriptions, additional service providers also may play a role. Policies and activities will be coordinated through the vehicles identified under the Institutional Structure discussion in the Consolidated Plan.

Public Housing Comprehensive Grant Summary

The Norfolk Redevelopment and Housing Authority has developed a very aggressive strategy to improve the living environment within the City's older public housing communities. A summary of the Norfolk Redevelopment and Housing Authority's Capital Fund Program and Performance Report can be located in the Appendix.

Addressing Obstacles to Meeting Underserved Needs

The City, through the allocation of funding through the Consolidated Plan, targets programming to residents that have traditionally not been served, or are underserved, by previous programs. Project activities such as those provided by the Endependence Center, Tidewater AIDS Community Taskforce, the Homeless Consortium, are carefully designed to provide needed services, particularly those that may not be eligible for assistance from other sources. However, the City of Norfolk has many needs as evidenced by the consistently significant number of request for public service activities. Therefore, the City will continue to work with its non-profit and other partners to take an active role in leveraging additional resources.

Foster and Maintain Affordable Housing

The city will continue to work with both non-profit and for-profit affordable housing providers to expand the supply of affordable housing throughout the city. The City will continue to fund a number of programs to provide home-ownership opportunities and expand the supply of quality rental housing for low income seniors, working families and special needs populations.

Through the continued implementation of an affordable infill housing program, new opportunities will be provided with the use of down payment and closing cost assistance. The HomeNet Program is an innovative strategy to work with fist-time home buyers and offers services in credit repair, debt management, home buyer training and counseling, and matching buyers with

mortgage financing products. This program has been very successful in getting low income buyers ready for homeownership and will continue. The City will continue to partner with Community Housing Development Organizations (CHODOs) which provides a needed resource in adding to the supply of affordable new housing units.

The HOPE VI Project which involves the redevelopment of approximately 100 acres in the city is envisioned to be a mixed-use and mixed-income community comprised of new public housing units, market rate rental, subsidized homeownership and market rate homeownership. While providing affordable housing, this initiative will also de-concentrate poverty and create a more fruitful environment for families to prosper.

The City in trying to meet the rental needs of the low income elderly and families is being real aggressive in its pursuit of tax credits for low income housing and in supporting private sector applications for retrofitting older apartment complexes in the city.

Code enforcement activity is very important to the city. In particular, is the need to remove unsafe structures to eliminate crime and blight in primarily low income communities.

Eliminating Barriers to Affordable Housing

The City will continue to work with non-profit and for-profit sponsors of affordable housing. Consolidated Plan grant funds will be used to continue efforts to eliminate barriers to the production of adequate affordable housing, and to help create an environment for reinvestment (in conservation and redevelopment areas) and participation by the private sector.

The City and local housing authority will continue to work very closely to eliminate as many barriers as possible through tax incentives, the use of "soft seconds" for down payment and closing cost assistance, home ownership counseling and training, emergency housing repair grant programs, special property rehabilitation financing programs, work force and economic development through the Empowerment Zone Program, promoting the Section 8 Program, family self-sufficiency programs, HOPE VI redevelopment and housing opportunities, and through a variety of other specially designed community and economic development initiatives.

Anti-Poverty Strategy

In order to reduce the number of families at or below the poverty level, the City will continue to provide support for a number of programs and initiatives. These programs and initiatives are designed to ease the burden of poverty and to provide families and individuals with essential services, which afford them an opportunity for improving their lives. This includes programming to assist with the development and expansion of small businesses, community-based education and training programs, and programs to economically empower public housing residents and other low income persons in living in the City of Norfolk. In addition to targeting special populations such as, the developmental disabled, other specific services include the design and implementation of family self-sufficiency programs, job training and education enhancement opportunities, through its Empowerment Zone Initiatives, tax incentives and job creation incentives provided by the Enterprise Zone Initiatives and a variety of public services activities.

VI. HOME Investment Partnership

Resale Guidelines

Homebuyers receiving any amount of HOME funds to assist in the purchase of properties will be subjected to certain programmatic resale restrictions and recapture provisions if the property is sold during the affordability period. The period of affordability for a HOME assisted first-time buyer project is 5 years, and in situations where the per unit amount of HOME funds provided is less than \$15,000 per unit, 10 years where the per unit amount of HOME funds is \$15,000 to \$40,000, and 15 years where the amount of per unit subsidy exceeds \$40,000. If the original homebuyer retains ownership of the property for the full period of affordability, no resale restrictions will apply. These resale restrictions will regulate the subsidy repayments and the amount of fair return to homeowners.

In an effort to provide the greatest flexibility to homeowners at resale, homebuyers may choose (as permitted by the Housing and Community Act of 1992), to sell during the affordability period either directly to another low-income family or a higher income family. When sold to a non-low income family, recaptured HOME funds will be used by the Authority to assist in creating another affordable home ownership opportunity in the City for a first-time homebuyer.

Restrictions:

Deeds will contain language setting forth the conditions and requirements of resale as specified in this plan.

If property is sold during the affordability period, the Norfolk Housing and Redevelopment Authority and/or eligible CHDO shall have the right of first refusal to purchase the property from the homeowner. If the Authority and/or eligible CHDO purchases the property, it will resale the unit to an eligible family in a reasonable period of time following the purchase.

Where the Authority and/or eligible CHDO receives funds in repayment of its HOME mortgage subsidy note, funds will be deposited in the HOME Investment Partnership Account and applied to the Home Buyer Assistance Programs for use by future low-income home buyers.

During the affordability period, a first-time homebuyer or subsequent owner cannot refinance the property without the prior approval of the Authority and/or eligible CHDO.

In the event of foreclosure by a lender, the affordability period (requirements) shall be suspended. However, if at any time following foreclosure, but still during the affordability period, the owner of record prior to the foreclosure or any newly formed entity that includes the former owner or those with whom the former owner has, or had, family or business ties, obtains an ownership interest in the project or property, the affordability period shall be revived according to its original terms.

Recapture Provisions:

The amount of repayment of the HOME assistance at the sale of the property will be determined by the amount of net proceeds derived by the sale of the property at fair market value. Net proceeds are the sales price minus mortgage loan balance and closing costs (paid by the home buyer).

If the net proceeds are sufficient to repay both the HOME assistance and homeowners investment, the full HOME assistance will be recaptured.

If the net proceeds are sufficient to repay the HOME assistance, but not sufficient to repay the full home owner investment, then the full amount of the HOME assistance will be recaptured and the net proceeds in excess of the HOME assistance will be retained by the home owner.

If the net proceeds are less than the outstanding principal amount of the HOME assistance, then only the net proceeds will be subject to recapture.

A new affordability period will commence with each sale and reuse of net proceeds.

Assumption of any outstanding amount of HOME assistance at resale to a qualified low-income borrower, who uses the property as a principal residence, will be permitted subject to approval by the Authority and/or eligible CHDO. In this event, the affordability period, applicable to the new owner, will be for the remaining term of the original affordability period.

VII. MONITORING STANDARDS AND PROCEDURES

This section describes how the City of Norfolk intends to conduct monitoring reviews to determine whether its programs are being carried out in accordance with this Consolidated Plan in a timely manner.

The City of Norfolk has developed comprehensive guidelines for sub-recipient monitoring under HUD assisted programs. While these guidelines provide detailed documentation of the scope, objectives, timing and other considerations for monitoring housing and other programs the City recognizes the need to relate monitoring back to the strategies set forth in the Consolidated Plan.

Objectives

The objectives of monitoring and reporting are to determine if sub-recipients:

- a. Are carrying out their CDBG Programs as described in their contract with the City of Norfolk and have obtained and organized documentation to support all actions and national objective compliance;
- b. Are carrying out the project in a timely manner in accordance with the time frames required by the contract;

- c. Are charging costs to the program or project that are eligible under applicable regulations;
- d. Are complying with other applicable laws, regulations and terms of the contract;
- e. Are conducting the program in a manner which minimizes the opportunity for fraud, waste and mismanagement; and
- f. Have a continuing capacity to carry out the approved program or project.

The DCRC and Department of Finance staff will monitor all sub-recipients at least once during the course of the project. The final monitoring visit, in most cases will be made prior to drawing down the last 5% of CDBG funds from the City. The monitoring system adopted by the City is designed not as a means of levying sanctions on grant recipients, but rather to identify concerns and problems and then to assist the grantee to solve the problem and complete the project in accordance with all program requirements. If the problem cannot be resolved and there are disallowed costs, funds will need to be repaid to the federal government.

(1) Programmatic

Programmatic monitoring activities will focus primarily on two aspects on the CDBG program: program progress and program benefits:

- National objective compliance and record keeping;
- General organization of files;
- Financial and general grant management;
- Environmental compliance;
- Public participation and complaint procedures;
- Labor standards compliance documentation;
- Civil-rights, benefits to minority persons;
- Construction contracts; and
- Property acquisition/relocation or displacement.

(2) Financial

Financial monitoring will focus on the following areas:

- Does the Grantee have an accounting system with the capacity to maintain all records and documentation as required under the CDBG program?
- Has the Grantee established a system of internal controls to eliminate potential fraud and abuse?
- Does the Grantee have adequate sources of documentation?

It is the Department of City Planning and Community Development which has responsibility for coordination and development of the Consolidated Plan. When the programmatic monitoring indicates a need to examine program impact as it relates to the objectives and the time frames embodied in it, this department will determine the significance of this impact and will either coordinate annual updates to accommodate these programmatic impacts or will recommend programmatic changes in order to conform to the Consolidated Plan. This process is expected to be undertaken with the same interdisciplinary committee approach through which the five-year Consolidated Plan has been developed.

VIII. MINORITY BUSINESS OUTREACH

The City of Norfolk and the Norfolk Redevelopment and Housing Authority have developed and are currently administering strategies involving special outreach activities to attract participation by minorities and women. The City, the Authority and other sub-recipients will continue to :

Make a good faith, comprehensive, and continuing effort to include minority and woman-owned businesses in all contracting activities.

Support this endeavor with a statement of public policy and commitment to be published in the print media of widest local circulation.

Use all available and appropriate public and private sector local resources in support of this effort.

Develop solicitation and procurement procedures that facilitate opportunities for MBEs and WBEs to participate as vendors and supplies of goods and services.

Maintain centralized records with statistical data on the use and participation of MBEs and WBEs as contractors/subcontractors in all HUD-assisted program contracting activities.

Specifically, the Authority under the City's guidance will:

Develop a systematic method for identifying and maintaining an inventory of certified minority and women's business enterprises (MBEs and WBEs), their capabilities, services, supplies, and/or products. The Authority will enlist the assistance of the following organizations in building an inventory of certified MBEs and WBEs:

- U.S. Small Business Administration (Richmond Office)
- Norfolk Minority Business Development Center
- Tidewater Regional Minority Purchasing Council, Inc.
- Newport News Minority Business Development Center
- Help Unlimited Small Business Assistants, Inc.

Use the local media to market and promote contract and business opportunities for MBEs and WBEs.

Develop informational and documentary materials on contract/subcontract opportunities for MBEs and WBEs. These materials will be distributed to businesses identified as certified MBEs and WBEs and to the above listed organizations.

Sponsor business opportunity-related meetings, conferences, seminars, etc., with MBEs and WBEs.

Provide periodic reports to the City on the use and participation of MBEs and WBEs as contractors/subcontractors in all HUD-assisted program contracting activities.

Table I. FY 2004 Annual Plan

Proposed Use of Community Development Block Grant Funds:

1.	Neighborhood Redevelopment and Enforcement	75,000
2.	Code Enforcement Demolitions	200,000
3.	Salvation Army	40,000
4.	Endependence Center	122,325
5.	Hunton YMCA	27,000
6.	STOP (Weatherization Program)	100,000
7.	Urban League	30,000
8.	Food Bank of SEVA	19,296
9.	Planning Council	40,000
10.	St. Columba	36,200
11.	Young Life	25,000
12.	<u>International Black Women's Congress</u>	40,000
13.	Oakmont CDC	100,000
14.	STOP (Homeless)	79,040
15.	Tidewater Aids Crisis Task Force	37,500
16.	Urban Discoveries	15,000
17.	YMCA	57,900
18.	Dispute Settlement Center	4,500
19.	Park Place Schools (*)	60,000
20.	HomeNet	75,000
21.	Acquisition	2,041,907
22.	Relocation Assistance	15,025
23.	Site Clearance	210,000
24.	Disposition/Lease/Retention	275,000
25.	Emergency Repair Grant	250,000
26.	Lambert's Point/South Basin	83,553
27.	PP East @ Broadway	114,356
28.	Disposition Support Services	253,075
29.	Site Clearance Support Services	73,945
30.	NRHA Relocation Services	206,215
31.	NRHA Rehabilitation Services	441,498
32.	NRHA Real Estate Services	145,358
33.	Construction Support Services	245,275
34.	NRHA Administration	882,651
35.	City Administration	420,000
36.	Huntersville/East Church Street	<u>456,287</u>
Total		<u>\$7,272,840</u>

Activities listed at items 20-35 above directly contribute to the implementation of approved conservation and redevelopment plans for Ballentine, Bayview, Berkley III, Berkley IV, Central Brambleton, Cottage Line, Huntersville II, Lamberts Point, Mid Town projects, Park Place, South Brambleton, and West Ocean View.

Proposed Use of HOME Funds

1.	Community Housing Development Organizations	298,554
2.	Conservation Rehabilitation Assistance	936,534
3.	Conservation Down Payment Assistance	556,223
4.	NRHA Administration	<u>199,035</u>

Total **\$1,990,356**

Proposed Use of Emergency Shelter Grant Funds

1.	Ecumenical Family Shelter, Inc	47,444
2.	FOR Kids, Inc.	46,400
3.	St. Columbia Ecumenical Ministries	21,900
4.	Planning Council	36,588
5.	YWCA Shelter Program	40,670
6.	Salvation Army	25,498
7.	City Administration	11,500

Total **\$230,000**

Table II: Proposed Consolidated Plan Funding for Neighborhood Improvement Projects

Project	Community Block			Development Grant			Neighborhood Improvement Projects			Grand Total (CDBG + HOME)
	Property Acquisition	Rehabilitation	Relocation	Demolition	Site Improvements	Disposition	Total			
Ballentine Conservation Project	No Activity	RLF	No Activity	No Activity	No Activity	\$17,298 1 parcel	\$17,298			\$126,548
Bayview Rehabilitation District	No Activity	RLF	No Activity	No Activity	No Activity	No Activity	0			\$56,332
Berkley III Conservation District	\$354,170 13 properties	\$225,100 6 case	Prior Year 13 HHs	\$58,000 6 structures	No Activity	\$27,053 6 parcels	\$439,223			\$489,830
Berkley IV Redevelopment Project	\$67,690 1 property	No Activity	No Activity	No Activity	No Activity	\$24,290 3 parcels	\$91,980			\$91,980
Broad Creek Renaissance	No Activity		No Activity	No Activity	No Activity	No Activity	0			\$170,702
Campostella Heights Conservation District	No Activity	RLF	No Activity	No Activity	No Activity	No Activity	\$183,000			\$333,000
Central Brambleton Conservation District	\$263,187 9 properties		No Activity	\$77,000 24 structures	No Activity	\$37,661 7 parcels	\$377,848			\$548,976
Cottage Line Conservation District	No Activity	RLF	No Activity	No Activity	No Activity	No Activity	0			\$40,000
East Ocean View Conservation District	No Activity	\$37,500 1 case	No Activity	No Activity	No Activity	No Activity	\$0			\$100,000

Project	Community Block	Development Grant	Relocation	Demolition	Site Improvements	Disposition	Total	Grand Total (CDBG + HOME)
Lamberts Point Conservation District	\$260,356 2 properties	RLF	Prior Year 4 HHs	\$20,000 3 structures	\$83,553 South Basin Improvement	\$24,532 10 parcels	\$388,441	\$478,382
Huntersville II Redevelopment Project	\$19,102 2 properties		\$15,025 1 business	No Activity	\$456,287 2 parcels	\$49,934 2 parcels	\$540,348	\$540,348
North (Olde) Huntersville	No Activity	RLF						
Mid Town Conservation District	\$471,360 1 property	No Activity	No Activity	No Activity	No Activity	\$14,425 1 parcel	\$485,785	\$1485,785
Park Place Conservation District	\$193,702 3 properties	RLF	\$Prior Year 12 HHs	\$No Activity	\$114,356 PP East @ Broadway	\$67,161 6 parcels	\$375,219	\$721,577
South Brambleton Redevelopment District	\$291,260 9 properties	No Activity	No Activity	\$45,000 6 structures	No Activity	\$24,977 2 parcels	\$361,237	\$361,237
Willoughby Conservation District	No Activity	\$36,750 1 Property	No Activity	No Activity	No Activity	No Activity	No Activity	\$36,750
West Ocean View Conservation District	\$196,080 2 properties	\$36,750 1 Property	No Activity	\$10,000 2 structures	No Activity	\$12,669 2 parcels	\$ 218,749	\$255,499
Fairmount Park	No Activity	\$100,000	No Activity	No Activity	No Activity	No Activity	\$100,000	\$100,00

Table II: Consolidated Plan Funding for Neighborhood Improvement Projects

Project	Project Description	HOME			Total
		Rehabilitation	Home Ownership (New construction)		
Ballentine Conservation Project	A concentrated initiative to improve a primarily residential area through rehabilitation of housing, removal of the few substandard units infeasible for rehabilitation, construction of new housing on cleared lots, and upgrading neighborhood infrastructure and amenities.	\$109,250 4 structures	\$49,000 2 households		158,250
Bayview Rehabilitation District	A residential improvement initiative focused solely on rehabilitation of housing.	\$56,332 2 structure	No Activity		\$56,332
Berkley III Conservation District (NRSA)	A comprehensive effort that includes removal of substandard or nonconforming properties, construction of new housing, rehabilitation of housing, and upgrading public infrastructure.	No Activity	\$80,237 10HHs		\$80,327
Berkley IV Redevelopment Project	Project involves almost total clearance of property, with cleared sites to be used for new residential development and commercial development.	No Activity			Not applicable
Broad Creek Renaissance	Improvement activities in neighborhoods abutting the Hope VI project. Activities in the upcoming year will focus on preparing new plans or amending existing plans for affected areas and implementing agreed upon activities, relative to housing rehabilitation, removal of substandard units, construction of compatible infill housing, and increasing home ownership.	\$170,702 4 structures	\$218,124 15 households		\$388,826
Campostella Heights Conservation District	A targeted initiative in a neighborhood to deter decline. The focus will be on rehabilitation of housing, increasing open space/recreational opportunities.	\$150,000 5 structures	No Activity		\$150,00
Central Brambleton Conservation District (NRSA)	A comprehensive effort that includes removal of substandard or nonconforming properties, construction of new housing, and rehabilitation of housing. Efforts to increase area open space will continue.	No Activity	\$171,128 10 households		\$171,128
Cottage Line Conservation District	A comprehensive effort that includes removal of substandard or nonconforming properties, new construction and rehab	\$40,000 1 Property	No Activity		\$40,000
Willoughby	A Comprehensive effort that includes removal of Substandard or non-conforming properties, new construction and rehab	\$36,750 1 Properties			\$36,750

Project	Project Description	HOME			Total
		Rehabilitation	Home Ownership (New construction)		
West Ocean View	Property involves	\$ 36,750		\$36,750	
East Ocean View	Properties Involves	\$36,750		\$36,750	
Fairmount Park	Rehabilitation of existing single family owner occupied housing.	\$100,000 4 structures	No Activity	\$100,000	
Lamberts Point Conservation District (NRSA)	A comprehensive effort that includes removal of substandard or nonconforming properties, construction of new housing, and rehabilitation of housing. The construction of a storm-water drainage pond will begin in FY 2002.	No Activity	\$89,940 3 HHs	\$89,940	
Huntersville II Redevelopment Project (NRHA)	An older clearance project, the focus is on the re-use of cleared land. The completion of infrastructure to enable the construction of 28 residential units is planned, as well as a training project in partnership with Empowerment 2010 and Norfolk State University to provide construction training for zone and other A comprehensive effort that includes removal of substandard or nonconforming properties, construction of new housing, and rehabilitation of housing for low income residents.			Not applicable	
North (Olde) Huntersville	The expansion of efforts to upgrade an older residential community. Focus is on the development of a conservation strategy and the rehabilitation of property.	\$195,580 8 structures		\$210,000	
Mid Town Conservation District	The upgrading of older industrial area through removal on incompatible land uses and the upgrading of infrastructure. The cleared sites will be used for economic development opportunities.			Not applicable	
Park Place Conservation District (NRSA)	A comprehensive effort that includes removal of substandard or nonconforming properties, construction of new housing, and rehabilitation of housing. Improvements to 32nd and 33rd Streets are planned, as well as open space upgrades.	\$128,542 6 structures	\$246,358 22 households	\$374,900	
South Brambleton Redevelopment District	Project involves almost total clearance of property, with cleared sites to be used for commercial and other economic development opportunities.			Not applicable	
Campostella	Rehabilitation of existing Single family owner occupied housing	\$100,00		\$100,00	

Table III: Consolidated Plan Objectives and Proposed 2004 Activities

Need	Objectives	Priority Actions	2004 Activity and Funding	2004 Accomplishments	Other
Affordable Housing	I. Improve overall quality of Norfolk's housing stock. (Priority Objective= Housing Quality)	IA. Provide affordable rehabilitation assistance to low and moderate income owner occupants.	Rehabilitation Assistance - \$ 2,094,534 (Due to costs associated with lead based paint, per unit cost has increased) Emergency Grant Program - \$250,000 of total estimated to serve non-elderly households STOP (Weatherization Program)- \$100,000	23 units 25 units 25 units	
		IB. Develop compatible affordable housing on infill lots	Property disposition - \$275,000	parcels	
		IC. Increase the number of lead safe properties	Lead safe housing activities will be undertaken as a part of rehabilitation activities.	10-15 properties to be made lead safe	
	II. Increase home ownership opportunities for low and moderate income households (PO= Home Ownership)	II. Provide financial assistance and consumer counseling to interested households	HOME Net - \$75,000 Home buyer assistance - \$854,777	41 households	
	III. Reduce cost burden for very low and low income renter households. (PO= Cost Burden Reduction)	IIIA. Pursue housing subsidies, such as Section 8 housing certificates and vouchers, and Section 202 projects IIIB. Support tax credit rehabilitation of existing properties as appropriate.			

Need	Objectives	Priority Actions	2004 Activity and Funding	2004 Accomplishments	Other
Affordable Housing: Public Housing	I. Continue efforts to more fully integrate public housing into larger community. (PO= Improve public housing)	I. Undertake renovation and modernization efforts consistent with public housing master planning efforts			Modernization of Grandy Village is underway.
		IB. Implement HOPE VI funding for Roberts Park and Bowling Green			Phase 1-100 Unit Low-income Elderly Project
		IIC. Provide financial support to other activities as needed and appropriate	Young Life - \$25,000 International Black Women's Congress \$25,000	70 youth See details on Table 2	
Homelessness	II. Assist residents in improving economically (PO= self-sufficiency)	II. Continue to encourage participation in Family Self-sufficiency programs.	Urban League - \$ 30,000	50 persons	
		I. Continue to provide financial support for shelter operations and homeless prevention through the Emergency Shelter Grant program.	Ecumenical Family Shelter - \$47,444 F.O.R. kids inc - \$46,400 The Homeless Prevention Project - \$36,588 St. Columba Ecumenical Ministries - \$21,900 (ESG) & \$36,200 (CDBG) YWCA Shelter - \$40,670	120 families 85-100 families 150 persons 450 persons	
		II. Provide financial support to other activities as needed and appropriate	STOP (Homeless Program) - \$79,040 Planning Council-\$40,000 Salvation Army -\$40,000	50 persons 85-100 families	

Need	Objectives	Priority Actions	2004 Activity and Funding	2004 Accomplishments	Other
Special Needs: HIV/AIDS	Support the efforts of the Greater Hampton Roads HIV Planning Council to meet the needs of this population (PO = Special Needs Self-sufficiency)	Review annual plans to determine opportunities to assist with housing or service needs	TACT - \$37,500	150 persons	Funding under the Ryan White program will address much of this need.
Special Needs: Disabled	I. Support private sector effort to add or improve housing for the disabled (PO= Special Needs/Housing Quality)	Provide technical or financial assistance as appropriate.	Endeppendence Center	persons	
Special Needs: Elderly	I. Assist low income home owners in maintaining their property (PO = Elderly/Housing Quality)	I. Provide financial assistance to assist with property maintenance	Emergency Grant Program - approximately 80% is projected to serve elderly households.	20 households	
Non-housing Community Development Needs	I. Increase economic opportunities for low and moderate income persons (PO= Economic Opportunity)	IA. Implement the activities of the Empowerment Zone project.			
		IB. Provide financial support to other activities as needed and appropriate	Oakmont CDC = \$100,000 Places and Programs for Children - \$25,000 Urban Discovery Ministries - \$15,000	500 persons 250 children 30 youth	

Need	Objectives	Priority Actions	2004 Activity and Funding	2004 Accomplishments	Other
Non-housing Community Development Needs, continued	II. Improve the liveability and marketability of Norfolk's neighborhoods, particularly low and moderate areas. (PO = Quality of Life)	IIA. Implement neighborhood revitalization strategy programs.	Neighborhood Revitalization \$100,000	Citywide	
		IIB. Implement approved conservation and redevelopment projects	See details in Table II regarding conservation and redevelopment project activities.		
		IIC. Provide financial support to other activities as needed and appropriate	Dispute Settlement Center - \$4,500 Foodbank of Southeastern Virginia - \$19,296 YMCA - \$57,700	75 youth 50,000 persons 670 persons	

Financial Assistance Programs

The City of Norfolk offers several programs that assist with the rehabilitation of residential properties. These programs, managed by the Norfolk Redevelopment and Housing Authority, are described below.

Program	Elements	Available 2002 Funding	Projected Number of Households to be served
Homeowner Loan Program I	1) Rehabilitation loan for owner occupants 2) No income restrictions 3) Current rate 6% for 15 years	\$187,500	6
Homeowner Loan Program II	1) Rehabilitation loan for owner occupants 2) No income restrictions 3) Current rate 4.9% for 20 years 4) Considered if can't meet underwriting criteria for Homeowner I program	\$40,000	2
Homeowner Deferred Loan	1) Secondary loan that begins repayment after principal loan is repaid. 2) Available only in tandem with Homeowner Loan Program I and II.	\$26,000	***
Equity Secure Program	1) Rehabilitation assistance to homeowners, a portion of which may be forgiven depending upon before and after values of completed project. 2) Income requirements apply.	\$1,966,034	52
Rental Conversion Homeowner	Deferred loan to assist with conversion of rental property to owner occupied property.	-0-	
Aesthetic Improvement Grant	Up to \$5,000 grant to improve the aesthetic quality of a property	\$20,000	4 (unduplicated estimate)
Significant Structure Grant	Up to \$5,000 grant to preserve architectural features of significant neighborhood structures.	\$5,000	1(unduplicated estimate)
Emergency Repair Grant	1) Grants up to \$10,000 to assist with correcting habitability problems. 2) Serves homeowners who have resided in property at least one year. 3) Income requirements apply.	\$200,000	32

This table provides a brief description of the programs, all of which have additional requirements that must be met. To obtain more information, please contact the Norfolk Redevelopment and Housing Authority, 201 Granby Street, Norfolk, VA 23510. (757) 623-1111.